

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ROBERT ABELL  
JANICE L ABELL  
Debtor(s)

Case No. 08-34076

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2008.
- 2) The plan was confirmed on 03/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/08/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/29/2012.
- 5) The case was completed on 12/31/2012.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,626.00.
- 10) Amount of unsecured claims discharged without payment: \$17,829.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,806.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$29,806.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,415.37
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$3,665.37**

Attorney fees paid and disclosed by debtor: \$1,250.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	OTHER	NA	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	2,350.00	NA	NA	0.00	0.00
AMEREN ILLINOIS	Unsecured	4,051.62	4,051.62	4,051.62	3,011.12	0.00
ARTURO TOMAS MD	Unsecured	21.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,072.00	NA	NA	0.00	0.00
CARDINAL SLEEP CENTERS	Unsecured	10.00	NA	NA	0.00	0.00
CASH ADVANCE	Unsecured	200.00	NA	NA	0.00	0.00
CASH TRANSFER CENTER	Unsecured	750.00	NA	NA	0.00	0.00
CB ACCOUNTS INC	Unsecured	22.00	480.61	480.61	357.18	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	135.00	134.76	134.76	100.15	0.00
COMMUNITY HOSPITAL OF OTTAWA	Unsecured	212.68	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	461.00	NA	NA	0.00	0.00
CREDIT RECOVERY	Unsecured	179.00	NA	NA	0.00	0.00
CREDIT SOLUTIONS CORP	Unsecured	479.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	122.00	NA	NA	0.00	0.00
DANBURY MINT	Unsecured	131.00	NA	NA	0.00	0.00
EAGLE ATLANTIC FINANCIAL SVC	Unsecured	300.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	500.00	510.00	510.00	379.03	0.00
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ELIZABETH KRAMER	Unsecured	15.00	NA	NA	0.00	0.00
FINANCIAL PLUS CREDIT UNION	Unsecured	1,200.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	34.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	354.00	NA	NA	0.00	0.00
IMPACT CASH USA INC	Unsecured	250.00	NA	NA	0.00	0.00
IMPACT CASH USA INC	Unsecured	300.00	315.00	315.00	234.10	0.00
INSTANT CASH ADVANCE	Unsecured	200.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	78.39	78.39	58.26	0.00
INTERNAL REVENUE SERVICE	Priority	2,875.94	2,898.47	2,898.47	2,898.47	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	677.00	677.42	677.42	503.45	0.00
JOSEPH BEN MALLORY MD	Unsecured	7.00	NA	NA	0.00	0.00
MEDIACOM	Unsecured	500.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MENDOTA FIRE & EMS	Unsecured	118.00	NA	NA	0.00	0.00
MIDSTATE COLLECTION	Unsecured	271.00	NA	NA	0.00	0.00
MIDSTATE COLLECTION	Unsecured	19.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Secured	8,250.00	8,250.00	8,250.00	8,250.00	835.56
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	3,432.85	3,432.85	2,551.26	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	729.70	729.70	542.31	0.00
NICOR GAS	OTHER	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	644.00	NA	NA	0.00	0.00
ORKIN PEST CONTROL	Unsecured	146.00	NA	NA	0.00	0.00
OTTAWA COMMUNITY HOSPITAL	Unsecured	526.11	NA	NA	0.00	0.00
PALMER REIFLER & ASSOC PA	Unsecured	450.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	500.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	184.00	NA	NA	0.00	0.00
PEDIATRIC CARDIOLOGY ASSOC	Unsecured	10.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	442.00	442.92	442.92	329.17	0.00
PREMIER BANKCARD/CHARTER	Unsecured	417.00	417.94	417.94	310.61	0.00
RAVI SUNDARAM	Unsecured	67.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	27.00	26.73	26.73	19.87	0.00
ROLLINGS	Unsecured	73.00	NA	NA	0.00	0.00
ST FRANCIS MEDICAL	Unsecured	15.00	NA	NA	0.00	0.00
THE LITTLE LOAN SHOPPE	Unsecured	500.00	NA	NA	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	315.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Unsecured	300.00	NA	NA	0.00	0.00
US DEPARTMENT OF HOUSING & UR	Unsecured	5,214.16	5,214.16	5,214.16	3,875.11	0.00
VALUE OPTIONS	Unsecured	125.78	NA	NA	0.00	0.00
WASTE MANAGEMENT RESIDENTIA	Unsecured	73.00	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	3,722.66	1,505.95	1,505.95	1,505.95	0.00
WELLS FARGO HOME MTGE	Secured	NA	0.00	0.00	0.00	0.00
WORLDWIDE ASSET PURCHASING	Unsecured	627.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,505.95	\$1,505.95	\$0.00
Debt Secured by Vehicle	\$8,250.00	\$8,250.00	\$835.56
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,755.95</b>	<b>\$9,755.95</b>	<b>\$835.56</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,898.47	\$2,898.47	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,898.47</b>	<b>\$2,898.47</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,022.10</b>	<b>\$12,650.65</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,665.37</u>
Disbursements to Creditors	<u>\$26,140.63</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$29,806.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2013

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.